Registered No. HSE–49/2009-2011. [Price : Rs. 3-50 Paise.



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THE ANDHRA PRADESH GAZETTE

PART–II EXTRAORDINARY

PUBLISHED BY AUTHORITY

No. 146] HYDERABAD, TUESDAY, SEPTEMBER 14, 2010.

NOTIFICATIONS BY GOVERNMENT

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AGRICULTURE & CO-OPERATION DEPARTMENT

(FP.II.1)

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) - KHARIF-2010 - NOTIFICATION FOR LATE PLANTED RED CHILLY (I & UI) IN WARANGAL AND GUNTUR DISTRICTS FOR IMPLEMENTATION OF THE SCHEME.

[G.O.Rt.No.1275, Agriculture & Co-operation (FP.II.1), 9th September, 2010.]

The Government of Andhra Pradesh hereby notify the Late Planted Red Chilly (I & UI) in the Gutur and Warangal Districts with risk acceptance upto 20.09.2010 for implementation of Weather Based Crop Insurance Scheme (WBCIS) during Kharif 2010 in Andhra Pradesh . The main features and operational modalities of the Scheme and Term Sheets from Annexure I.A to VI.B are appended to this Order.

WEATHER BASED CROP INSURANCE SCHEME KHARIF-2010

THE MAIN FEATURES / OPERATIONAL MODALITIES

Weather Based Crop Insurance Scheme (WBCIS) helps to mitigate the hardships of the farmers against the likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. In accordance with the administrative instructions of the Department of Agriculture & Cooperation of Ministry of Agriculture, Government of India vide their letter **ref.no.13011/01/2008-credit II dated 3rd March, 2010**, Government of Andhra Pradesh is implementing WBCIS on Pilot basis during Kharif, 2010 season for Late Sown Red Chilly crop in Guntur and Warangal districts.

This is further to the G.O No.875 dated 01-07-2010 and 973 dated 20-07-2010 issued notifying WBCIS.

1. CROP NOTIFIED:

RED CHILLY (Late Sown Crop) which includes both Irrigated and Un-irrigated in the districts of **Guntur** and **Warangal** for Kharif, 2010 season

G. 613/1.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) is annexed (annexure-III.A & III.B). In case of non availability of weather data from the mentioned Reference Weather Stations or from Back up Weather Stations, as alternative, State Govt. Mandal level Rainguage Stiations/IMD Weather Stations will be considered for weather data updation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Crop i.e., Red Chilly either Irrigated or Unirrigated in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all **LOANEE APPLICANT CULTIVATORS** i.e. those who have sanctioned Credit Limit from Financial Institutions (Co.op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For **NON-LOANEE CULTIVATORS** i.e. those who do not have Sanctioned Credit Limit from any Financial Institution for the Notified Crops in a Reference Unit Area.

5. PERILS COVERED:

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

i) Maximum Temperature
ii) Deficit Rainfall
iii) Excess Rainfall

6. **RISKPERIOD :** Risk period commences from 16th September, 2010 and the table containing the coverage periods at phases as given here:

Table-1: Coverage details:

S.No	Name of the cover	Phase	Period: From —— to ——
1	High Temperature		16th September, 2010 to 31st October, 2010
2	Deficit Rainfall (mm)		16th September, 2010 to 30th November, 2010
3	Excess	Phase - 1	16th October, 2010 to 30th November, 2010
4	Rainfall(mm)	Phase - 2	15th December, 2010 to 28th February, 2011

7. RISK ACCEPTANCE PERIOD:

From the date of notification till 15th September, 2010

8. SEASONALITY DISCIPLINE: Seasonality Discipline and the broad cut-off dates are indicated below:

Table-2:

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers
1	Cut off date for risk coverage	Having availed the Loan/ Sanctioned Credit Limit – On or before 20th September, 2010	Submission of Proposals on or before 20th September, 2010
2	Submission of Decl. by Nodal Banks to AIC of India Ltd.,	On or before 15th October, 2010	On or before 30th September, 2010
3	Insurance Intermediaries/Micro Insurance Agents to AIC of India Ltd.,		On or before 30th September, 2010

9. COVERAGE PROCEDURE:

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS).

(b) Insurance coverage of Non-loanee cultivators shall be through the existing network of (FIs) at the grass-root level; Dept. of Agriculture/Horticulture, the Insurance Intermediaries, Micro Insurance Agents and Authorised Representative of AIC.

(c) Nodal Bank Branches shall be paid by AIC a service charge of 5% on the actual premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the Scheme.

(d) Operational Modalities to the Financial Institutions are annexed here(annexure – V)

10. SUM INSURED:

Rs.75,000/- per hectare in respect of **Guntur** District and Rs.40,000/- in respect **Warangal** district

Loanee Applicant Cultivator's: ‘Area under cultivation’ for the Notified Crop as already declared by him in the Loan Application form for the purpose of fixing his “Maximum Borrowing Limit (MBL) “by the Lending FI, multiplied by the stipulated Sum Insured per hectre.

Non-Loanee Cultivators: The Cultivators shall declare the ‘area under cultivation’ for each Notified Crop in the Insurance Proposal Form. Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of maximum limit of Sum Insured.

11. PREMIUM RATE, SUBSIDY AND REMITTENCE OF PREMIUM:

Item no 11: A ready recknor of Premium sharing, subsidy portion and farmer's Contribution is presented in the table .The farmer's contribution is exactly 50% of the premium i.e.4.9%of Sum insured .The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favoring “AIC of India, A/c no.008010200023922 payable at Hyderabad”. Separete Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING PER ACRE

Name of the Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Red Chilly (Late Sown) Guntur District	30,000	9.80%	2940	303	3243	810.50	810.50	**1622**
Red Chilly (Late sown) Warangal District	16,000	9.80%	1568	162	1730	432.50	432.50	**865**

TABLE SHOWING THE PREMIUM SHARING PER HECTARE

Name of Crop	S.I per Acre Rs./-	Actuarial Premium Rate	Premium Rs./-	Service Tax Rs./-	Total Premium Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Govt. of India Rs./-	Farmers Contribution Rs./-
Red Chilly (Late Sown) Guntur District	75,000	9.80%	7350	757	8107	2026.50	2026.50	**4054**
Red Chilly (Late sown) Warangal District	40,000	9.80%	3920	404	4324	1081	1081	**2162**

12. COMPENSATION PAY-OUT: Payout computation would be based on the notified weather parameters and the details of triggers are specified in the term sheet as shown in item 17. Maximum payout will be limited to Sum Insured.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Red Chilly crop in different mandals of Guntur and Warangal Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith (Annexure I.A to I.E & II.A to II.F)

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Disaster Mitigation Society of planning dept. of Govt. of Andhra Pradesh to AIC on day to day basis for the season.

REFERENCE WEATHER STATION: This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which payouts are processed.

BACK-UP WEATHER STATION: It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable for any reason. Names of both Reference and Back-up Weather Stations are detailed in annexure.

14. PAY-OUT DISBURSEMENT:

(a) Pay-outs would normally be made by AIC to the Nodal Banks in respect of loanee and to insured non-loanee farmers who are enrolled directly or through other channels.

(b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Payouts would be automatically computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Agriculture/Horticulture would take up wide publicity and awareness camps in coordination with AIC to popularise the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for high temperature, deficiency in rainfall and excess rainfall wherever applicable.

18. LIMITATIONS & DISCLAIMERS:

(a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" – whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

Enclosures:

1. Annexure I.A to I.E — Termsheets for Guntur District
2. Annexure II.A to II.F — Termsheets for Warangal District
3. Annexure III.A to III.B — Lists of AWS/BWS for the respective districts
4. Annexure IV.A — WBCIS Proposal Form
5. Annexure IV.B — WBCIS Declaration Form (Loanee)
6. Annexure IV.C — WBCIS Declaration Form (Non-loanee)
7. Annexure V — WBCIS Guidelines for Bankers
8. Annexure VI.A & VI.B — Perform of Lists of Cultivators

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.A

State: **District** District: **Guntur**

Crop:	**Chilli**	Reference Weather Station:		Unit:	**Hectare**
Mandal:	**Bellamakonda, Krosuru, Nakarikallu, Piduguralla, Tadepalli, Tadikonda**				

1. **MAXIMUM TEMPERATURE**

PERIOD	**16-Sep**	**to**	**31-Oct**

INDEX	Number of days having Maximum Temparature > 36 °C

Range I	Range I	Payout(Rs)
<=	4	0
5	8	2500
9	12	5500
13	15	8500
16	>	12500

TOTAL PAYOUT (Rs.)	**12500**

2 **DEFICIT RAINFALL**

RAINFALL VOLUME	**PERIOD**	**16-Sep**	**to**	**30-Nov**
	TRIGGER I (<)	**150**	mm	
	TRIGGER II (<)	**60**	mm	
	EXIT	**0**		
	RATE I (Rs./ mm)	**150.00**		
	RATE II (Rs./ mm)	**525.00**		
	Max. Payout (Rs.)	**45000**		

TOTAL PAYOUT (Rs.)	**45000**

3

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	**PERIOD**	**16-Oct**	**to**	**30-Nov**	**15-Dec**	**to**	**28-Feb**
	Consecutive Two day's RF	**60**	mm		**40**	mm	
	EXIT (mm)	**120**	mm		**80**	mm	
	Payout (Rs. / mm)	**125.00**			**250.00**		
	Max. Payout	**7500**			**10000**		

TOTAL PAYOUT (Rs.)	**17500**

TOTAL SUM INSURED (Rs.)	**75000**
PREMIUM (Rs.)	**7350**
PREMIUM %	**9.80%**

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

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Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.B

State: **District** District: **Guntur**

Crop:	**Chilli**	Reference Weather Station:		Unit:	**Hectare**
Mandal:	**Amrathalur, Amaravati, Guntur, Mangalagiri, Pedakakani, Pedakurapadu**				

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct

INDEX	Number of days having Maximum Temparature >	36 °C	
	Range I	Range II	Payout(Rs)
	<=	4	0
	5	8	2500
	9	12	5500
	13	15	8500
	16	>	12500

TOTAL PAYOUT (Rs.)	12500

2 DEFICIT RAINFALL

RAINFALL VOLUME	**PERIOD**	16-Sep	to	30-Nov
	TRIGGER I (<)	180	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	187.50		
	RATE II (Rs./ mm)	375.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000

3 EXCESS RAINFALL (Multiple events)

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	**PERIOD**	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	80	mm		60	mm	
	EXIT (mm)	150	mm		120	mm	
	Payout (Rs. / mm)	107.14			166.67		
	Max. Payout	7500			10000		

TOTAL PAYOUT (Rs.)	17500

TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.C

State: **District** District: **Guntur**

Crop:	**Chilli**	Reference Weather Station:		Unit: **Hectare**
Mandal:	**Achampeta, Chebrole, Chilakaluripet, Durgi, Machavaram, Medikonduru, Muppala, Phirangipuram, Prathipadu, Sattenapalli, Pedanandipadu**			

1. **MAXIMUM TEMPERATURE**

PERIOD	16-Sep	to	31-Oct

INDEX	Number of days having Maximum Temparature > 36 °C		
	Range I	Range II	Payout(Rs)
	<=	4	0
	5	8	2500
	9	12	5500
	13	15	8500
	16	>	12500

TOTAL PAYOUT (Rs.)	12500

2 **DEFICIT RAINFALL**

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	120	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	225.00		
	RATE II (Rs./ mm)	525.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000

3 **EXCESS RAINFALL (Multiple events)**

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	107.14			250.00		
	Max. Payout	7500			10000		

TOTAL PAYOUT (Rs.)	17500

TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.D

State: **District** District: **Guntur**

Crop:	Chilli	Reference Weather Station:		Unit: Hectare
Mandal:	Bapatla, Bollapalle, Dachepalli, Adlapadu, Gurajala, Ipur, Karempudi, Narasaraopeta, Ponnur, Rajupalem, Rompicherla, Thulur, Vatticherikulu, Kakumanu			

1. **MAXIMUM TEMPERATURE**

PERIOD	16-Sep	to	31-Oct

INDEX	Number of days having Maximum Temparature > 36 °C

Range I	Range II	Payout(Rs)
<=	4	0
5	8	2500
9	12	5500
13	15	8500
16	>	12500

TOTAL PAYOUT (Rs.)	12500

2 **DEFICIT RAINFALL**

RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
	TRIGGER I (<)	150	mm	
	TRIGGER II (<)	50	mm	
	EXIT	0		
	RATE I (Rs./ mm)	187.50		
	RATE II (Rs./ mm)	525.00		
	Max. Payout (Rs.)	45000		

TOTAL PAYOUT (Rs.)	45000

3 **EXCESS RAINFALL (Multiple events)**

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF	80	mm		60	mm	
	EXIT (mm)	150	mm		120	mm	
	Payout (Rs. / mm)	107.14			166.67		
	Max. Payout	7500			10000		

TOTAL PAYOUT (Rs.)	17500

TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	7350
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - I.E

State: **District** District: **Guntur**

Crop:	**Chilli**	Reference Weather Station:		Unit: **Hectare**
Mandal:	**Macherla, Nandendla, Nuzendla, Rentachintala, Savalyapuram, Veldurathi, Vinukonda**			

1. **MAXIMUM TEMPERATURE**

PERIOD	**16-Sep**	**to**	**31-Oct**

INDEX	Number of days having Maximum Temparature > **36** °C		
	Range I	Range II	Payout(Rs)
	<=	4	0
	5	8	2500
	9	12	5500
	13	15	8500
	16	>	12500

TOTAL PAYOUT (Rs.)	**12500**

2 **DEFICIT RAINFALL**

RAINFALL VOLUME	**PERIOD**	**16-Sep**	**to**	**30-Nov**
	TRIGGER I (<)	**150**	mm	
	TRIGGER II (<)	**60**	mm	
	EXIT	**0**		
	RATE I (Rs./ mm)	**180.00**		
	RATE II (Rs./ mm)	**480.00**		
	Max. Payout (Rs.)	**45000**		

TOTAL PAYOUT (Rs.)	**45000**

3 **EXCESS RAINFALL (Multiple events)**

	PHASE - I			PHASE - II		
PERIOD	**16-Oct**	**to**	**30-Nov**	**15-Dec**	**to**	**28-Feb**
Consecutive Two day's RF	**60**	mm		**40**	mm	
EXIT (mm)	**120**	mm		**80**	mm	
Payout (Rs. / mm)	**125.00**			**250.00**		
Max. Payout	**7500**			**10000**		

TOTAL PAYOUT (Rs.)	**17500**

TOTAL SUM INSURED (Rs.)	**75000**
PREMIUM (Rs.)	**7350**
PREMIUM %	**9.80%**

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.A

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:	Unit: Hectare
Mandal :	Bhoopalpally, Chennaraopet, Chityal, Duggondi, Eturnagaram, Gudur, Kothagudem, Mulugu, Narsampet, Nallaballi, Parkal, Shyampet, Venkatapur, Tadvai & Govindraopet		

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct

INDEX: Number of days having Maximum Temparature > 37 °C

Range I	Range II	Payout(Rs)
<=	4	0
5	8	1000
9	12	2000
13	15	3500
16	>	5000

TOTAL PAYOUT (Rs.)	5000

2 DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	120	mm	
TRIGGER II (<)	50	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	360.00		
Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	25000

3 EXCESS RAINFALL (Multiple events)

	PHASE - I			PHASE - II		
PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
Consecutive Two day's RF	80	mm		60	mm	
EXIT (mm)	150	mm		120	mm	
Payout (Rs. / mm)	57.14			100.00		
Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.B

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Bacchanpet, Dorkanal, Ghanapur Station, Khanapur, Rayaparthy, Zafrabad				

1. **MAXIMUM TEMPERATURE**

PERIOD	16-Sep	to	31-Oct

INDEX	Number of days having Maximum Temparature > 37 °C		
Range I	Range II	Payout(Rs)	
<=	4	0	
5	8	1000	
9	12	2000	
13	15	3500	
16	>	5000	

TOTAL PAYOUT (Rs.)	5000

2 **DEFICIT RAINFALL**

2A.	RAINFALL VOLUME	PERIOD	16-Sep	to	30-Nov
		TRIGGER I (<)	110	mm	
		TRIGGER II (<)	50	mm	
		EXIT	0		
		RATE I (Rs./ mm)	100.00		
		RATE II (Rs./ mm)	380.00		
		Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	25000

3

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.C

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:		**Unit:** Hectare
Mandal :	Atmakur, Geesugonda, Hanmakonda, Korvi, Nekkonda, Nellikuduru, Parvathagiri, Regonda, Sangem, Warangal			

1. **MAXIMUM TEMPERATURE**

PERIOD	16-Sep	**to**	31-Oct

INDEX	Number of days having Maximum Temparature > 37 °C		
Range I	Range II	Payout(Rs)	
<=	4	0	
5	8	1000	
9	12	2000	
13	15	3500	
16	>	5000	

TOTAL PAYOUT (Rs.)	5000

2 **DEFICIT RAINFALL**

2A.	**RAINFALL VOLUME**	**PERIOD**	16-Sep	**to**	30-Nov
		TRIGGER I (<)	110	mm	
		TRIGGER II (<)	50	mm	
		EXIT	0		
		RATE I (Rs./ mm)	150.00		
		RATE II (Rs./ mm)	320.00		
		Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	25000

3

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	**PERIOD**	16-Oct	**to**	30-Nov	15-Dec	**to**	28-Feb
	Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.D

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:		Unit:	Hectare
Mandal :	Kesamundram, Mangapet, Mahaboobabad, Mulugu Ghanpur, Thorrur				

1. **MAXIMUM TEMPERATURE**

PERIOD	16-Sep	to	31-Oct

INDEX	Number of days having Maximum Temparature > 37 °C			
		Range I	Range II	Payout(Rs)
		<=	4	0
		5	8	1000
		9	12	2000
		13	15	3500
		16	>	5000

TOTAL PAYOUT (Rs.)	5000

2 **DEFICIT RAINFALL**

2A. RAINFALL VOLUME	**PERIOD**	16-Sep	to	30-Nov
	TRIGGER I (<)	120	mm	
	TRIGGER II (<)	60	mm	
	EXIT	0		
	RATE I (Rs./ mm)	100.00		
	RATE II (Rs./ mm)	316.67		
	Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	25000

3

		PHASE - I			PHASE - II		
EXCESS RAINFALL (Multiple events)	**PERIOD**	16-Oct	to	30-Nov	15-Dec	to	28-Feb
	Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
	EXIT (mm)	150	mm		80	mm	
	Payout (Rs. / mm)	57.14			150.00		
	Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.E

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:	**Unit:** Hectare
Mandal :	Cherial, Deveruppala, Dharmasagar, Hasanparthy, Kodakandla, Jangaon, Lingalaghanpur, Mogullapally, Marripeda, Maddur, Narasimhalupet, Narmetta, Palakurthy, Wardhannapet		

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	**to**	31-Oct

INDEX	Number of days having Maximum Temparature > 37 °C		
	Range I	Range II	Payout(Rs)
	<=	4	0
	5	8	1000
	9	12	2000
	13	15	3500
	16	>	5000

TOTAL PAYOUT (Rs.)	**5000**

2 DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	**to**	30-Nov
TRIGGER I (<)	120	mm	
TRIGGER II (<)	60	mm	
EXIT	0		
RATE I (Rs./ mm)	100.00		
RATE II (Rs./ mm)	316.67		
Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	**25000**

3 EXCESS RAINFALL (Multiple events)

	PHASE - I			**PHASE - II**		
PERIOD	16-Oct	**to**	30-Nov	15-Dec	**to**	28-Feb
Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
EXIT (mm)	150	mm		80	mm	
Payout (Rs. / mm)	**57.14**			**150.00**		
Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	**10000**

TOTAL SUM INSURED (Rs.)	**40000**
PREMIUM (Rs.)	**3920**
PREMIUM %	**9.80%**

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Agriculture Insurance Company of India Ltd.

WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2010)

TERM SHEET

Annexure - II.F

State: **District** District: WARANGAL

Crop:	Chilli	Reference Weather Station:		Unit: Hectare
Mandal :	Raghunathapally			

1. MAXIMUM TEMPERATURE

PERIOD	16-Sep	to	31-Oct

INDEX Number of days having Maximum Temparature > 37 °C

Range I	Range II	Payout(Rs)
<=	4	0
5	8	1000
9	12	2000
13	15	3500
16	>	5000

TOTAL PAYOUT (Rs.)	5000

2 DEFICIT RAINFALL

2A. RAINFALL VOLUME

PERIOD	16-Sep	to	30-Nov
TRIGGER I (<)	140	mm	
TRIGGER II (<)	60	mm	
EXIT	0		
RATE I (Rs./ mm)	120.00		
RATE II (Rs./ mm)	256.67		
Max. Payout (Rs.)	25000		

TOTAL PAYOUT (Rs.)	25000

3 EXCESS RAINFALL (Multiple events)

	PHASE - I			PHASE - II		
PERIOD	16-Oct	to	30-Nov	15-Dec	to	28-Feb
Consecutive Two day's RF TRIGGER (>)	80	mm		40	mm	
EXIT (mm)	150	mm		80	mm	
Payout (Rs. / mm)	57.14			150.00		
Max. Payout	4000			6000		

TOTAL PAYOUT (Rs.)	10000

TOTAL SUM INSURED (Rs.)	40000
PREMIUM (Rs.)	3920
PREMIUM %	9.80%

Note: In a continuous spell of more than two days(with indexed RF over trigger) , the sum of two consecutive days with highest rainfall would be considered. Next event would be counted only if there is a break (indexed RF less than trigger) .

Pilot WBCIS for Chilly Crop in Guntur Dist,Kharif,'10 List of RUA - RWS - BWS **Annexure - III.A**

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Ponnur**	Ponnur	Kakumanu
2	**Tadepalli**	Tadepalli	Mangalagiri
3	**Savalyapuram**	Savalyapuram	Vinukonda
4	**Mangalagiri**	Mangalagiri	Tadepalli
5	**Kakumanu**	Kakumanu	Ponnur
6	**Pedakakani**	Pedakakani	Guntur
7	**Chebrole**	Chebrole	Vatticherukuru
8	**Nakarikallu**	Nakarikallu	Piduguralla
9	**Nuzendla**	Nuzendla	Vinukonda
10	**Ipur**	Ipur	Bollapalli
11	**Guntur**	Guntur	Tadikonda
12	**Rompicherla**	Rompicherla	Nakarikallu
13	**Thullur**	Thullur	Amaravati
14	**Vinukonda**	Vinukonda	Savalyapuram
15	**Pedanandipadu**	Pedanandipadu	Kakumanu
16	**Narasaraopeta**	Narasaraopeta	Muppalla
17	**Muppalla**	Muppalla	Sattenapalli
18	**Phirangipuram**	Phirangipuram	Medikonduru
19	**Rajupalem**	Rajupalem	Bellamkonda
20	**Edlapadu**	Marripalem	Nadendla
21	**Bellamkonda**	Bellamkonda	Achampeta
22	**Chilakaluripet**	Chilakaluripet	Marripalem
23	**Amaravati**	Amaravati	Pedakurapadu
24	**Prathipadu**	Prathipadu	Vatticherukuru
25	**Vatticherukuru**	Vatticherukuru	Chebrole
26	**Krosuru**	Krosuru	Achampeta
27	**Achampeta**	Achampeta	Bellamkonda
28	**Tadikonda**	Tadikonda	Medikonduru
29	**Medikonduru**	Medikonduru	Phirangipuram
30	**Nadendla**	Nadendla	Prattipadu
31	**Piduguralla**	Piduguralla	Machavaram
32	**Machavaram**	Machavaram	Dachepalli
33	**Karempudi**	Karempudi	Gurajala
34	**Pedakurapadu**	Pedakurapadu	Krosuru
35	**Dachepalli**	Dachepalli	Machavaram
36	**Rentachintala**	Rentachintala	Macherla
37	**Sattenapalli**	Sattenapalli	Muppalla
38	**Bollapalle**	Bollapalle	Ipuru
39	**Macherla**	Macherla	Veldurthi
40	**Durgi**	Durgi	Macherla
41	**Gurajala**	Gurajala	Rentachintala
42	**Veldurthi**	Veldurthi	Durgi

APSDMS: Andhra Pradesh State Disaster Mitigation Society, Planning Dept., Govt. of Andhra Pradesh

Annexure - III.B

AGRICULTURE INSURANCE COMPANY OF INDIA limited

Pilot WBCIS for Chilly & Cotton Crops in Warangal Dist,Kharif,'10 - List of RUA - RWS - BWS

S.No	Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1	**Athmakur**	Athmakur	Hasanparthy
2	**Bachannapet**	Bachannapet	Jangaon
3	**Bhupalpally**	Bhupalpally	Venkatapur
4	**Chennaraopet**	Chennaraopet	Nekkonda
5	**Cheriyal**	Cheriyal	Bachannapet
6	**Chityal**	Chityal	Mogullapally
7	**Devaruppula**	Devaruppula	Lingala Ghanpur
8	**Dharmasagar**	Dharmasagar	Ghanpur (Stn)
9	**Dornakal**	Dornakal	Kuravi
10	**Duggondi**	Duggondi	Narsampet
11	**Eturnagaram**	Eturnagaram	Tadvai
12	**Geesugonda**	Geesugonda	Hanamkonda
13	**Ghanpur (M)**	Ghanpur (M)	Venkatapur
14	**Ghanpur (Stn)**	Ghanpur (Stn)	Zaffergadh
15	**Govindaraopet**	Govindaraopet	Venkatapur
16	**Gudur**	Gudur	Chennaraopet
17	**Hanamkonda**	Hanamkonda	Dharmasagar
18	**Hasanparthy**	Hasanparthy	Hanamkonda
19	**Jangaon**	Jangaon	Raghunathpalli
20	**Kesamudram**	Kesamudram	Gudur
21	**Khanapur**	Khanapur	Chennaraopet
22	**Kodakandla**	Kodakandla	Palakurthy
23	**Kothagudem**	Kothagudem	Khanapur
24	**Kuravi**	Kuravi	Mahabubabad
25	**Lingala Ghanpur**	Lingala Ghanpur	Raghunathpalli
26	**Maddur**	Maddur	Narmetta
27	**Mahabubabad**	Mahabubabad	Kesamudram
28	**Mangapet**	Mangapet	Tadvai
29	**Maripeda**	Maripeda	Narsimhulapet
30	**Mogullapally**	Mogullapally	Parkal
31	**Mulugu**	Mulugu	Govindaraopet
32	**Nallabelly**	Nallabelly	Mulugu
33	**Narmetta**	Narmetta	Ghanpur (Stn)
34	**Narsampet**	Narsampet	Khanapur
35	**Narsimhulapet**	Narsimhulapet	Thorrur
36	**Nekkonda**	Nekkonda	Parvathagiri
37	**Nellikuduru**	Nellikuduru	Thorrur
38	**Palakurthy**	Palakurthy	Devaruppula
39	**Parkal**	Parkal	Regonda
40	**Parvathagiri**	Parvathagiri	Wardhannapet
41	**Raghunathpalli**	Raghunathpalli	Ghanpur (Stn)
42	**Raiparthy**	Raiparthy	Palakurthy
43	**Regonda**	Regonda	Ghanpur (M)
44	**Sangem**	Sangem	Wardhannapet
45	**Shayampet**	Shayampet	Athmakur
46	**Tadvai**	Tadvai	Govindaraopet
47	**Thorrur**	Thorrur	Raiparthy
48	**Venkatapur**	Venkatapur	Mulugu
49	**Warangal**	Warangal	Hanamkonda
50	**Wardhannapet**	Wardhannapet	Raiparthy
51	**Zaffergadh**	Zaffergadh	Wardhannapet

G. 613/2.

FORM: WBCIS-PF-01

WEATHER BASED CROP INSURANCE SCHEME (Annexure – IV.A)

('Micro Insurance Product')

Insurance Proposal Form

State	District	Mandal	Reference Weather Station (RWS)	Crop	Season	Year

1. Details of Cultivator:

<table>
<tr><td colspan="2">Name :</td><td>Name of Father/Husband :</td></tr>
<tr><td>Address
for Communication,
with contact Phone No.</td><td></td><td>Bank Name :
Account No. :</td></tr>
<tr><td>Bank Branch &
Address</td><td colspan="2"></td></tr>
</table>

2. Details of Cropped Area proposed for Insurance:

Reference Unit Area (RUA)	Village	Land Identification Number (Survey / Khasra Nos.)	Extent in Hectares	Nature of ownership (Owner/ Tenant/Share Cropper)

I hereby declare that the provisions of the **Weather Based Crop Insurance Scheme & the Product structure** therein have been read and understood by / explained to me in detail in my language before completing the proposal form. I hereby further declare that the particulars furnished above are true and correct. I am aware and agree that the payout, if any, would be made as per the data of the Reference Weather Station (RWS) as mentioned in this proposal form. I have not submitted / will not submit any other **Weather Based Crop Insurance Scheme** or any Crop Insurance proposal covering the above mentioned crops during the season either through this bank branch or Primary Agrl. Cooperative Society (PACS) or any other Bank branch or PACS or Insurance Intermediary. I also understand that, in case of more than one insurance of the crop / area or any untrue statement, the claim, if any, shall stand prejudiced / repudiated.

Date: Signature of Cultivator / Proposer

------------------------------(For use by the Bank / PACS / Insurance Intermediary)-------------------------------

Crop	Area in Hectares	Sum Insured (Rs.)	Applicable Net Premium (Rs.)	Service Tax @ 10.30% (Rs.)	Gross Premium (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

1. No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred rupees.

FORM: WBCIS-PF-01

(Annexure – IV.A Contd…)

GUIDELINES FOR COMPLETION OF THE FORM

1. Separate proposal forms to be submitted for each crop.

2. Please complete the Proposal Form in all respects.

3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.

4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.

5. Kindly contact AIC's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE**:** The liability of AIC does not commence until this proposal has been accepted by AIC and the premium is paid.

Annexure – IV.B

FORM: WBCIS-LC-2

Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

FROM:	TO:
(Address of Nodal Bank with Contact Number)	Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kisan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** _____________ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All eligible Loan Applicants / Kisan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
   ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd. (AIC) which are in force have been followed.

Dated at __________________________this _____________day of _____________________

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of **Authorized Nodal Bank Official**

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :** [ ]

State: _______________ **Season:**_________________ **Year:**___________________ **Crop:**________________ [ ]

District:_______________ [ ] **Reference Unit Area:** _______________ [ ] **(as per Notification)** **R W Station:** ________________ **(as per Notification)**

Sum Insured per Hectare for Notified Crop: _______________ **Applicable Net Premium Rate:**_________ (After adjusting Subsidy)

	Category of Cultivators (1)	No. of Cultivators (2)	Applied / Sanctioned Sown Area (Hectares) (3)	Sum Insured (Rs.) (4) (S.I per ha X Area)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
1	Small/Marginal Cultivators						
2	Other Cultivators						
	TOTAL						

DD / Cheque No:______________ **DD / Cheque Date:** ______________ **DD / Cheque Amount:**__________________

------------------------**TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC)** ------------------------

CERTIFICATE NUMBER [| | | | | |]

RECEIPT NO. [| | | | | | |] **DATE RECEIVED** [ ]

NOTE: 1) All code boxes shall be filled up by AIC
2) Guidelines for filling up Declarations are given overleaf

(Annexure – IV.B. Contd…..)

Guidelines for Filling up Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Annexure – IV.C

FORM: WBCIS-NLC-3

Weather Based Crop Insurance Scheme (WBCIS)

Declaration Form (NON-LOANEE)

FROM:	TO:
(Address of Nodal Bank with Contact Number)	Agriculture Insurance Company of India Limited (AIC), 8th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029

1. Under the provisions of the **Weather Based Crop Insurance Scheme (WBCIS)**, we hereby declare the aggregate Sum Insured with respect to the Non Loanee Cultivators under the jurisdiction of our Nodal Bank who submitted the insurance proposals **for the Season ______________** within the cut-off date, as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACSs under our jurisdiction, that
   i) All the eligible Insurance Proposals submitted for coverage by the Non Loanee Cultivators under Weather Based Crop Insurance Scheme (WBCIS) are included in the Declaration, and
   ii) All guidelines with regard to coverage under Weather Based Crop Insurance Scheme (WBCIS) issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.(AIC) which are in force have been followed.

Dated at ____________________________this ______________day of ______________________

Name of the Nodal Bank's
Authorized Signatory :
Designation :

Signature and Seal
of Authorized Nodal Bank Official

SCHEDULE

Declaration No. allotted by Bank: **NODAL BANK CODE :**

State: _______________ **Season:**_________________ **Year:**__________________ **Crop:**________________

District:_______________ **Reference Unit Area:** _______________ (as per Notification) **R W Station:** _________________ (as per Notification)

Sum Insured for insured Crop per Hectare: _______________ **Applicable Net Premium Rate:**_________ (After adjusting Subsidy)

Category of Cultivators (1)		No. of Cultivators (2)	Declared Sown Area (Hectares) (3)	Sum Insured (Rs.) (S.I. per Ha. X Area) (4)	Net Premium (Rs.) (after subsidy) (5)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 % (6)	Premium Remitted (Rs.) (7) (7 = 5 + 6)
1	Small/Marginal Cultivators						
2	Other Cultivators						
	TOTAL						

DD / Cheque No:______________ **DD / Cheque Date:** ______________ **DD / Cheque Amount:**__________________

------------------------TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) ------------------------

CERTIFICATE NUMBER

RECEIPT NO. **DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC;
2) Guidelines for filling up Declarations are given overleaf.

(Annexure – IV.C. Contd……)

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.

2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.

3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.

4. All Code particulars (boxes) shall be filled up by AIC.

5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).

6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.

7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.

8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. **Specific guidelines for filling in the Schedule :**
   (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
   (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
   (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
   (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
   (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

ANNEXURE-V

WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS – Kharif, 2010 in respect of Late sown Red Chilly crop in Guntur and Warangal Districts.

1. Weather Based Crop Insurance Scheme for Kharif,2010 season for **Red Chilly** crop in Guntur and Warangal districts is being implemented. This is further to the notification G.O.No.875 dated 01-07-2010 issued covering normal sown Red Chilly crop in these districts. The Loanee farmers would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per Govt. of India guidelines whereas it is voluntary for Non-loanee farmers.

2. Non-loanee farmers interested in the pilot WBCIS for the notified crops in the above mentioned districts can insure their crops through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.

3. The sum insured is pre-defined & fixed per acre or hectare. In the declaration, the extent of area to be reported is in consolidated figures of hectares.

4. **The criteria for covering Loanee Farmers**:

a) All those farmers eligible for availing loans for Kharif season i.e., up to 15th July, 2010 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.

b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.75,000/- per hectare (Rs.20,000/- per acre) in respect of Guntur district and Rs.40,000/- per hectare (Rs.16,000/- per acre) in respect of Warangal district, 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium .

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th September, 2010 shall be insured under the pilot WBCIS, based on acreage declared, multiplied by Acreage Sum Insured.

5. In case of Non-loanee farmers, the farmers shall declare the 'area under cultivation' for each Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared area multiplied by sum insured per acre or hectare as the case may be.

6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rainguage Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.

7. Copies of the 'Proposal Form', 'Loanee Declaration Format', 'Non-loanee Declaration Format' and 'Non-loanee Declaration Format for Insurance Intermediary' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid 5% of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.

8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, KHARIF, 2010 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VI.A

Name of the Bank & Branch:

Crop: **RED CHILLY** (Late sown crop)

LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	Remarks
1										
2										
3										
4										
5										
6										
7										
8										

Authorised Signatory:

Place: Date:

AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - WEATHER BASED CROP INSURANCE SCHEME, KHARIF, 2010 - LIST OF CULTIVATORS

List to be enclosed with the relevant declaration form along with DD

Annexure - VI.B

Name of the Bank & Branch:

Crop: **RED CHILLY (Late sown crop)**

NON LOANEE FARMERS

S.No	Name of the Cultivator, Father's Name	Address	Status of the Farmer - Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	Category of Farmer - S & M/ Others	Sum Insured Rs./-	Premium Contribution Rs./-	S.B A/c No. & details of farmer: Name of Bank, Branch Address & A/c.No.
1										
2										
3										
4										
5										
6										
7										
8										

Aut horised Signatory:

Place: Date:

RACHEL CHATTERJEE,
Special Chief Secretary to Government.

Printed and Published by the Commissioner of Printing, Government of Andhra Pradesh at Government Central Press, Hyderabad.